Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the

application:

Listing of Claims:

Claims 1-35 (cancelled)

Claim 36 (currently cancelled)

Claim 37 (previously presented): A method for maintaining a master merchant

file database, comprising the steps of:

receiving a list identifying merchants from a consumer;

searching a master merchant file database, including information associated

with merchants that has been received from other consumers, to determine if

information associated with one of the identified merchants is included in the master

merchant file database; and

adding information associated with the one identified merchant to the master

merchant file database if information associated with the one identified merchant is

determined not to be included in the master merchant file database.

Claim 38 (previously presented): The method of claim 37, further comprising

the steps of:

receiving, via a network, a request to pay a bill associated with a merchant on

behalf of the consumer;

searching the master merchant file database to determine if information

associated with the merchant is included in the master merchant file database;

adding information associated with the merchant to the master merchant file

database if information associated with the merchant is determined to not be

included in the master merchant file database; and

processing the request to generate an instruction to pay the bill.

Claim 39 (currently cancelled)

Claim 40 (cancelled)

Claim 41 (currently cancelled)

Claim 42 (previously presented): A system for maintaining a master

merchant file database, comprising:

a network interface configured to receive a list of merchants from a

consumer;

a storage device configured to store a master merchant file database including

merchants identified by other consumers; and

a processor configured to search the master merchant file database to

determine if each of the merchants on the received list is included in the master

merchant file database and to add the merchant from the list to the master

merchant file database, if that merchant is determined to not be included in the

master merchant file database.

Claim 43 (previously presented): The system of claim 42, wherein:

the network interface is further configured to receive a request to pay a bill

associated with another merchant on behalf of the consumer; and the processor is

further configured to:

search the master merchant file database to determine if the other merchant

is included in the master merchant file database;

add the other merchant to the master merchant file database if the other

merchant is determined to not be included in the master merchant file database; and

process the request to generate an instruction to pay the bill.

Claim 44 (currently cancelled)

Claim 45 (cancelled)

Claim 46 (currently cancelled)

Claim 47 (previously presented): An article of manufacture for maintaining a

merchant database, comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from

the computer readable medium by a computer to thereby cause the computer to

operate so as to:

receive a list identifying merchants from a consumer;

search a master merchant file database including merchants identified by

other consumers to determine if each of the identified merchants is included in the

master merchant file database; and

add the identified merchant to the master merchant file database if that

merchant is determined to not be included in the master merchant file database.

Claim 48 (previously presented): The article of manufacture according to claim

47, wherein the computer readable medium is further readable to cause the computer

to:

receive, via a network, a request to pay a bill associated with another

merchant on behalf of the consumer;

search the master merchant file database to determine if the other merchant

is included in the master merchant file database;

add the other merchant to the master merchant file database if the other

merchant is not included in the master merchant file database; and

process the request to generate an instruction to pay the bill.

Claim 49 (currently cancelled)

Claim 50 (cancelled)